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MESSAGE:

Attached is an Amendment and Reply to Final Office Action dated December 22, 2004 for
Serial No. 09/754,465.

ORIGINAL DOCUMENT: Will be sent

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CONFIRMATION NO.:

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Serial No. 09/754,465
Attorney Docket No. 10655.9900
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**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

PATENT

Inventors: Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

AMENDMENT AND REPLY TO FINAL OFFICE ACTION

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Honorable Commissioner:

In reply to the Final Office Action mailed November 1, 2004, Applicants amend the application and seek consideration of the remarks that follow.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 3 of this paper.

Remarks begin on page 6 of this paper.